INDEX TO

THE SPECTATOR

AN AMERICAN WEEKLY REVIEW OF INSURANCE.

VOLUMES XCVIII and XCIX

1917

INDEX TO VOLUME XCIX

A

ABNEY, Martin J., 12
Accident Boards, Meeting of, *p*12
Accident Claims, *p*11
Accidents, Daily, *p*27
Accident Frequency, *p*4
Accident, Industrial in Texas, *p*5
Accident Insurance, 89
Ackerman, Frederick H., 26
Acquisition Cost, 246, 247, 255
Actuarial Society of America, 156, 181
Adjustments, Quick, *p*44
Ætna Indemnity Company, 14
Ætna Life, Hartford, 22, *p*4
After the War, 165, 224, 250
"Agents Key to Fire Insurance, The," 5, *p*2, 55, 216
Airplane Insurance, 278
Air Raid Insurance, 59
Alexander, Wm., *y*3, *y*6, *b*71
"A License to Steal," 224
American Institute of Actuaries, 168
American Life Convention, *b*8, 12, 45-50, 57, 65, *b*27, *b*28
American Manufacturers Insurance Exchange, 213
American Red Cross, *b*8, 25
Amicable Life, *b*23, *b*47, *b*48, 136
Analyses of Fire Causes, *p*24
Annual and Deferred Dividends, *b*59
Arkansas, Insurance Federation of, 55
Armstrong, P. B., 224
Arson, Cases of, *p*39
Associated Employers Reciprocal, 22
Association of Life Insurance Presidents, 144, 182 189, 249
"Automatic Sprinkler Protection," 56
Auto. Conference, Western Underwriters, 174, 185
Automobile Leads, *p*34
Auto. Rates, 25
"Automobile Theft Insurance," 215
Auto Thefts, 6, 13
Autos, Insurance Values Used, 63

B

BANKERS Casualty Finance Co., Des Moines, 24, 38
Bankers Life, Des Moines, *b*24
Barbour, R. P., 5, *p*2, 55, 216
Baright, Geo. F., *b*58, *b*70
Biltmore Hotel Losses, 122, 140
Bishop, C. N., 159
Black Tom Fire Loss, 270
Boston Fire Underwriters, 205
Boston Life Underwriters Association, 275
Boston Stamping Office, 15
Bourne's Handy Insurance Manual, 182
British Compensation, 120
British Fire Insurance, *p*37
British Life Companies, *b*3
British War Insurance, 44, 218, 272
"Building a Business," 15
Business Education, 127, 173
Business Insurance, 225
Business Mens Accident, Kansas City, 13, 170, 203
Business Womens Insurance, 13

C

CANADA Weather Ins. Co., 6
Casualties, Daily, *p*27
Casualty Actuarial and Statistical Society, 189
Casualty and Surety Club, New York, 220
Casualty, Surety and Misc. Ins. by States for 1916, *p*19-*p*21
Central Business Mens Association, 14
Central National Fire, Des Moines, 55
Chicago Board of Underwriters, 16
Childs, A. E., 201
Chile, Insurance in, *p*23
Christiania General Ins. Co., 26
Civil Rights, *b*47
Clark, Hon. Champ, 106-107, 177
Clark, W. B., 238
Clover Leaf Casualty, Illinois, 15
Coal Mine Rates, 52
Coffin, Chas. F., 45-50, 65
Colonial Life, J. C., *y*5
Columbia Life, Nebraska, *b*19
Compendium of Official Life Ins. Reports for 1917, 93
Compensating Medical Expense, *p*6
"Compensation and Liability Insurance," New York, Manual, 269
Compensation Inspection Rating Board, 23
Compulsory Insurance, *y*35
Connecticut Compensation Act, 14
Connecticut General Life, Hartford, 29, 128
Conservation, 149
Conservation Associations, 5
Conservation of Food, *p*6
Conwell, Rev. Dr. R. H., *b*4, *y*10
Corporate Suretyship from the Agent's Standpoint, *p*1, *p*9, *p*10, *p*17, *p*18, *p*25
Cost of New Business, *b*63
Cotton Impression, *p*38
Cotton Losses in Texas, 15
Craig, James D., 189
Crescent City, The, 112
Cummings & Upstone vs. Royal Arcanum, 143

D

DAILY Casualties, 269
Dawson, Miles M., 107
Delmonico Building, Purchase of, 71
Discipline, *y*2
Distribution by States of Fire Insurance in the United States, 62, 63, *p*12, *p*15, *p*16, *p*37
Dividends for 1918, Phœnix Mutual, 272
Dow Stores Fire, 162
Dunbar, W. F., 3

E

EASTERN Auto Conference, 148
Eastern Union, 141
East St. Louis, Ill., 3, 149
Educating the People, 141
Ellsworth, Judge Frank H., 6
Emergency Fleet Corp., Insurance of, 71
Empire National Life, 218
Endowment Insurance, 259
English, Emory H., 91, 107
English, Joel L., *b*8, 22
Equitable Life of Iowa, *b*3, *b*24, 225
Equitable of New York, 29
Erving, Wm. A., 40
Europe, Reinsurance in, *p*36
Evans, Henry, 206
Ewart, John S., K. C., LL. D., 118
Explosive Grain Dust, *p*46

F

FARMERS and Breeders Live Stock Ins. Co., Danville, 7
Federal Ins. Co., Lincoln, 121
Federal Premium Tax, 187
Federal Reserve Association, 12
Federal Tax Ruling, 196
Federation of Mutual Insurance Companies, 126
Finance and Life Insurance, 74
Fire Insurance, 89
Fire Insurance by States, 62, 63, *p*12, *p*15, *p*16, *p*37
Fire Insurance Law Chart, 125
Fire Insurance Laws, Taxes and Fees, 186, 212
Fire Insurance Pocket Index, 1917, The, *p*8
Fire Insurance Premiums, *p*22, *p*23
Fire Insurance Stocks as Investments, 17
Fire Insurance Totals, 43
Fire Losses, 28, 58, 119, 153, 200
Fire Marshals Association of N. A., 195
Fire Prevention and Protection, 26, *p*7
Fire Prevention Day, 141
Fire Underwriters of Northwest, 148
Following Up Prospects, *p*12, *p*13
Food Preparedness, 110
Fort, Franklin W., 42
Franchise Tax, Connecticut, *p*4
Fraternal Congress, 66, *b*35, *b*36
Fraternal Orders, Valuation of, *b*22

G

GAFFEY et al. vs. St. Paul Fire and Marine Ins. Co., *p*6
Gain and Loss Exhibit, 74-81, *b*48
Gaitely Haire Co. vs. Niagara Fire and State of Pennsylvania, *p*3, 35
Gerard, R. H., *b*35
German Companies, 20, 25, 172, 223, 233
Golden Grain Belt Ins. Co., Iowa, 196
Goodwin, Wm. G., 140
Government Insurance, 27, 51, 57, *p*24, 119
Government Insurance Losses, 32
Great American Life, Kansas, *b*16, *b*26
Great American Mutual Indemnity, 222
Great Eastern Casualty Company, 23, 36
Great Southern Life, Houston, 144
Griswold, Harold E., 16
Griswold, Robt. N., *b*8
Group Insurance, *y*5, 36, *b*23, *b*32, 190, 253
Guarantee Fund Life, Omaha, *b*8
Guardian Casualty and Guaranty, Utah, 172, 203
Guardian Fire, Utah, *b*24

H

HALIFAX Disaster, 248, 257, 280
Handbook of Sprinkler Devices, 56
Handy Guide, The, *b*8, 51, 241
Hanover Life and Casualty, Chicago, 45
Hartford Fire, Hartford, 5
Hazards, Special, *p*7
Health and Accident Conference, 82-84, 100, 116
Health Insurance, 270
Health of Insured, 217
Hercules Fire, Oklahoma City, 6
Hildebrant, Chas. H., 13
History of Insurance, *b*61, *b*65
Hobart vs. Royal Arcanum, 143
Hoffman, Fred. L., *b*51, 178, 264
Home of New York, 18, 119
Howard, C. B., *p*38
Hughes, Chas. E., 29

I

ILLINOIS National Live Stock, *b*5
Income Insurance, *b*1, *b*9, *b*17, *b*25, *b*37, *b*38
Income Tax, 44, *b*29
Indemnity Company of America, 95
Indiana, State of, vs. Continental Ins. Co., 16
Industrial Accident Insurance, 211
Industrial Insurance, *b*6, *y*9
Industrial Review, *y*1
Insurance Commissioners Convention, 63
Insurance Company of North America, 15
Insurance Federations, Nat'l Council of, 145
Insurance, Future of, 206
Insurance Institute of America, 151, 175
Insurance Law of New York, 87
Insurance, Patriotism of, 9
Insurance, Taxation of, 142
Insurance Year Book, The, 43, 59, 60, 98, 197, *p*37
Interest Earned by Life Companies, Rate of, 153
International Assn. of Cas. and Sur. Undwrs., 202, 227
International Association of Industrial Accident Boards and Commissions, 95
International Claim Association, 88, 95
International Life, St. Louis, 13
Inter-Ocean Casualty, Illinois, *p*10
Inter-Southern Life, Kentucky, 156
Interview, Telephone, *p*11
Iowa Fire Prevention Association, 163
Iowa Fire Rates, 26
Iowa Life Underwriters Association, 225

J

JACKSON vs. Sussex vs. Ætna Life, *b*5
Japan, Insurance in, *b*7
Jitney Bonding, *p*4
Jodoin, Louis O., *y*7
John Hancock Mutual Life, *y*5, *y*12
John Hancock Signature, *b*8
Joker, Tax Law, 146
Journal of the Institute of Actuaries, *b*6
Joyce, Joseph A., 69
Joyce on Insurance, 69
Joyce, Wm. B., 170
Jumbo Lines, 5, 6, 146, 258

K

KANSAS Auto. Indemnity Company, Topeka, 32
Kavanagh, James E., 182
Kingsley, Darwin P., *p*14, 128, 168
Kline Bros. vs. Hanover Fire, *p*3
Kline, Geo. E., 97
Knocker, The, *b*15
Knowles & Bradley Fire Loss, 212
Koeckert, Fred W., 97, 175, 204
Kopf, Edwin W., 169

L

LA MONTE, Geo. M., 200
Lapses, Death Losses and Membership in Assessment Societies, 1
Lapses, Prevention of, *y*1, *y*28
Law Tested, Missouri, 217
Liability Statistics, *p*43
Liberty Assurance Corp., California, 55
Liberty Loan Campaign, 13, *b*23, 99, 141, 143, 155, 170, 177
Liberty Mutual Assessment Ins. Co., Houston, 7
Life Insurance and Sanitary Progress, *b*51
Life Insurance by States, *b*39, *b*60
Life Insurance Company of Virginia, *y*4
Life Insurance in Force, *b*67
Lightning, Losses by, *p*31
Lindsay, Forbes, *y*3, 248
Live Articles on Accident Prevention, 222
Live Articles on Suretyship, 280
Lumber and Woodworkers Insp. and Rating Bureau, 42

M

MACCABEES, Womans Ben. Association of, 143
Mack, Millard W., 200
Maddrill, James D., 22
Madison Life Underwriters, 188
Maine Compensation Bureau, *p*4
Makall, Luther E., *p*1, *p*9, *p*10, *p*17, *p*26, *p*41
Management, Home Office, *b*29-*b*32
Margins and Expenses for First Year's Insurance, *b*71
Marine and Inland Policies, *p*32, 197, 212
Marine Insurance, 208
Marine Ins., Experience of Companies Writing, 209
Marine Reinsurance, 199
Maryland Assurance, Baltimore, 106, 145, 154, 224
Maryland Life, *b*5
Massachusetts Convention, 15
May, Emmet C., 65
McKern et al. vs. Royal Exch. Assur., 149
Merchant Marine, 148
Merchants Fire, Indianapolis, 123
Merchants Life, Iowa, 29
Merit Rating, *p*13
Merrill, R. J., 166
Metropolitan Life Ins. Co., New York, *y*5, *b*6
Metropolitan Lloyds, 62
Mexico, Insurance in, *b*14
Michigan Live Stock Ins. Co., 14, 22
Minnesota Conservation Committee, 40
Mississippi, Business in 1916, 6
Missouri Inspection Bureau, *p*4
Missouri State Life, 13, 45, *b*29
Modern Woodmen of America, 169
Monroe County vs. Industrial Accident Commission, 192
Montana Insurance Department, 13

Monthly Income, *b*58
Moratorium, 113
Morris Plan Society, 51
Mortality, *b*6, *y*16, *b*51
Mortality, Accident, 120
Mortality, Actual vs. Expected, 89, 90
Mortality from Homicides in American Cities, 1916, 264
Motion Picture Risks, *p*29
Multiplying Your Income, *b*34
Mutual Fire Companies, *p*8
Mutual Ins. Cos., National Association of, 196
Mutual Life, Canada, *b*24

N

NASH, Wm. T., *b*49, *b*53, 263, 267
National Advisory Committee for Aeronautics, 31
National Agency Managers Association, 37
National Assn. of Casualty and Surety Agents, 157
National Assn. of Insurance Agents, 124, 149, 160, 196
National Assn. of Life Insurance Presidents, 201
National Association of Life Underwriters, 106, 112, *b*45-*b*47, 129-135, 225
National Assn. of Mutual Life Underwriters, 189.
National Auto. Underwriters, *p*40
National Board of Fire Underwriters, 1, 35, 40, 41, 72, 97, 100, 119, 147, 149, 187, 196, 205, *p*39
National Convention of Insurance Commissioners, *b*33, 91-93, 107, 149, 240, 253, 255, 277
National Fire Protection Association, *p*7
National Life vs. Columbus Mutual Life, 274
National of Copenhagen, 25
National Surety Company, New York, 194
National Underwriters Conference, 185
National Workmens Comp. Service Bureau, 7, 116
Nebraska Live Stock Ins. Co., 14
Nevada Fire, Reno, 6
Nevada State Life, Reno, 12
New Calculation Tables for Multiplication and Division, *b*71
New England Insurance Exchange, 15
New England Mutual Life, Boston, *b*24
New England Tuberculosis Conference, *y*43
New Jersey Compensation Law, 121
New Jersey Fidelity and Plate Glass vs. Lehigh Valley Railroad, 37, 270
New Jersey Insurance Rates, 7, 14, 97
New York City Fire Loss, 17
New York Insurance Department, 87
New York Insurance Rates, 40, 54, 87, 89, 116, 147
New York State Fund, 61
North Atlantic Insurance Company, 26
North Carolina, Insurance Department of, *p*39
Northern Insurance Company of Moscow, 17
Northern Mutual Life, *b*26
North Texas Mutual Assessment Ins. Co., Dallas, 7
Northwestern Life, Winnipeg, 13, *b*24

O

OBITUARY—
Bartels, Harry A., 42
Beer, Wm. E., 116
Blossom, Henry M., 55, 70
Breck, Duer du Pont, 52
Brock, Wm. R., 197
Brown, Frank S., 6
Brown, Jacob G., 105
Butler, John H., 109
Case, Edw. B., 38, 54
Cocheu, Theo., Jr., 184
Cran, John N., 105
Cremer, Chas., 186
Cumnock, James W., *b*8
Douglas, I. R., 151
Durbrow, James W., 42, 54
Ehrhardt, Louis, 18
Elliott, Samuel, 154
Ewart, Wm., 152
Farber, Chas. H., 110
Fogarty, John T., 163
Gerwig, Henry, 164
Halle, Col. E. G., 38
Hamilton, J. K., 126
Hart, Edw. H., 144
Heaney, Geo. E., 6
Huling, A. H., *b*44
Jarvis, Edw. F., 33
Johnson, Oliver E., 140
Joy, F. L., 116
Keating, Wm., 6
Kuze, John V., 13
Leudtke, H. A., 151
Lewis, James M., 126
Lovenberg, I., 151
Mackowin, James T., 140
Main, Geo. C., 176
Martindale, Jos. B., 13
Mitchell, E. R., 244
Nichols, W. J., 55
Phillips, Ward, 234
Prusiner, W. L., 88
Rand, Col. A. A., 275
Sielcken, Herman, 217
Sinn, Joseph A., 121
Skipwith, Capt. Geo. N., 194
Smith, J. Parsons, Jr., 198
Stillings, Dr. F. A., 21
Thompson, Frank, 6
Tiffany, Nelson O., 20
Treat, Chas. O., 191
Tyler, Frank S., 151
Williamson, Wm., 164
Woodward, P. H., 107
Yaple, Wallace D., 24
Objections Answered, *y*7
Ohio, Accidents in, 245
Ohio Compensation Rates, *p*4
Ohio Mill and Elevator Rating Bureau, 18
Ohio's Mutual Law, 239
Ohio Rates, *p*16
Ohio, Status in, 222
Old Colony, Boston, 84
One Doctor's Experience with Endowment Ins., 267
One Woman's Experience with a Monthly Income, *b*49, *b*53, 263
Optimist vs. Pessimist, The, 201
Oregon Industrial Accident Fund, 22
Organization and Management of a Farmers' Mutual Fire Ins. Co., 5

P

PAPER, High Price of, *b*23
Paston, Chas., *b*7
Paterson, John S., 273
Pennsylvania Insurance Department, *b*4
Peoples Life, Frankfort, *b*7
Perpetual Insurance, 36
Phillips, Jesse S., *b*33, 89, 116
Phœnix Indemnity, Arizona, 38
Phœnix Mutual Life, 69, 272
Physicians' Insurance, 21
Pittsburg, Life and Trust, 20, 21
Plate Glass, Rating of, *p*25
Practical Suggestions for Surety Agents, *p*41
Preparedness, *p*14
Presbyterian Ministers, Philadelphia, 144
Prevention of Fires, 35
Prospects, Probable, *p*3
Provident Life, *b*4
Prudential of America, Newark, *y*4, *y*14
Public Opinion, 35
Public Safety, 36
Public Savings of Indianapolis, *y*4

R

RAILWAY Accidents, Great Britain, 198
Rates, Advance of, 228, 232
Real Estate Educator, The, 195
Record of Fraternal Orders, The, 101-105
Recrossing the Styx, *b*41-*b*43, *b*72
Reinstatement, *b*5, *b*7
Reinsurance, 1
Reinsurance Problem, 117
Reliance Life, Pennsylvania, *b*24
Reports of Fire Insurance Companies, 33, 40
Reserve Health and Accident, 53
Reserves of Life Companies, *b*55
Rhodes, J. E., 2d, 192
Roberts, Artemas P., *b*23
Rosenblum, H. J., *b*19
Rowe, J. S., 227
Royal League, Chicago, *b*16
Royal Life, Chicago, *b*24

S

SAFEGUARDING Grain in Storage Against Fire, 119
Safeguarding Industry, 41
Schrup, N. J., 40
Searles, Thomas M., 224
Secret Meetings, 19
Security Values, 279
Selling Service, *p*33
Shorts, R. Perry, 116
Smith, Frank H., 200
Snow, E. G., 16
Social Insurance Effects, 107
Socialistic Insurance, 14
South Carolina Rates, 18
South-Eastern Underwriters Association, 213
Southern Casualty and Surety Conference, 145, 171
Southern States Life, Georgia, *b*19
Southern Surety, Missouri, 121
Southland Life, 113
Spectator, The, 19
Sprinkler Leakage, 199
St. Morris, Chas., *p*14
Straight, Willard D., 200
Stuyvesant Fire, 55
Stuyvesant Insurance Company, 26
Submarine Defense Association, 6
Suicide Rate, The, *y*27
Suicide Record of 1916, The, 178-180
Sun Life Pensions Employees, 144
Sunlight Insurance Company, Atlanta, 5
Surety Bonds in Court, 62
Surety Underwriters Association, New York, 192
Surtax, 20, 51
Surveyor Insurance Directory, The, of New York and New Jersey, 98
Swillers vs. Home Insurance Company, 42

T

TABLES of Comparative Benefits of Various Compensation Laws, 268, *p*46
Take Notice, *b*48
Taxation Problems, 39, 220, 229
Telegraphers War Relief Corps, 13
Tennessee Auto Rate, *p*4
Tennessee Insurance Department, 18
Tennessee Underwriters Association, 262
Texas Fire Laws, 6, 159
Texas to Be Rerated, 125
Thank You, 201
Theft Insurance, 215
Thornton vs. Ohio Industrial Commission, 269
Thoughts on Efficiency, *b*57
Three Investments, The, *b*62
Trading with the Enemy, 55, 118, 126, 173, 214, 223, *p*46
Transactions, Life Insurance in 1916, 93
Transfer of Property, 42
Travelers Insurance Company, Hartford, 15, *p*2
Travis, Lieut.-Col. F. L., 116
Typhoid Fever, *b*51

U

UNDERWRITERS Assn. of Middle Dept., 175, 232
Underwriters' Label, *p*24, 125
Union Casualty Company, 36, 145
Union Central Life, Cincinnati, 155
Use and Occupancy, 38, 119

V

VANDERLIP, Frank A., 251
Venn, Theo. J., *b*1, *b*9, *b*17, *b*25, *b*37, *b*38

W

WAIVER Distributed Among Election, Estoppel, Contract, Release, 118
War and Insurance, *b*19, 250, 274
War Claims Paid, British, 167
War Claims Paid, Canadian, 167
War Clauses, New York Life, 166
War Cost, Three Years, *p*21
Warehouse Act, 140
War Insurance, 6, *b*3, *b*7, 7, 8, 12, 21, *p*5, 31, 44, 66-68, 73, 74, 94, 100, 111, 114, 115, *b*47, 152, 155, 168, 189, 211, *b*67, 271
War Insurance Committee, 12, 21
War Loan, The, *y*21-*y*23
War Mortality, *b*3, *b*18
War Revenue Bill, 111, 136
War Revenue Laws of 1917, The, 225
War Rider, *b*5, 91
War Risk Bureau, 39, 149, 171, 200, 217, 243
War Risks, 10, 11, *b*12, *b*13, 30, *b*20, 45-50, 58, 66, 87, 146, 148
War Risks, Metropolitan Life, 190
War Tax Rulings, 243
Washburn Wire Company, Fire, 203, 207, 212
Washington State Fund, 14
Welfare Work, *y*7
Wells, Daniel H., 13
West Coast Life, *y*15
Western and Southern Life vs. Mumaw, 217
Western Hail Association, 216
Western Life, Des Moines, 22
Western Live Stock, Peoria, 8
Western Union Life, Spokane, *b*26
What Life Insurance Is and What It Does, *y*3, *y*5, *y*6, *b*44, *b*71
Whisky Insurance, 39
White, Major A., 98
Whole Family Protection, *b*5, *b*35
Why Should Women Insure?, *b*22
Why We Don't Live Forever, *b*7
Wild-cat Companies, 39
Wilson, Owen G., *b*8, 13
Wisconsin Rates Regulated, 16
Wisconsin Rating Board, 37, 61, *p*13
Workmen's Compensation, 192
Workmen's Compensation Business, 219
Workmen's Compensation Claims, *p*35
Workmen's Compensation, Cost of, 246, 247
Workmen's Compensation Law, 14, 43, 53, 145, 221
Workmen's Compensation Losses, *p*25, *p*26
Workmens Compensation Service Bureau, 145, 245